

## **ATHLETIC ACCIDENT INSURANCE**

In order to participate in interscholastic sports a student must either:

1. Be covered by school insurance.
2. Be covered by a personal medical insurance policy.

It is highly recommended that all athletes purchase school insurance even if the student is covered by a personal medical insurance policy.

**VARSITY FOOTBALL PLAYERS** are automatically covered by school insurance to comply with PIRA regulations. This policy is purchased by the Board of Education. This coverage is in effect only during football **season**. All other athletes are not covered by school insurance, unless they purchase the coverage. School insurance which may be purchased does not cover football injuries to Varsity football players.

School insurance goes into effect whenever the signed application with necessary fee is submitted to the school. Students who practice for a fall sport before school begins may pick up an insurance application in one of the school offices. Other athletes will be offered school insurance on the first day of school.

Any athlete who suffers an injury should report that injury to the Coach immediately.

All injuries requiring medical treatment (doctor and/or hospital care) must be reported to the coach, the nurse, and the trainer. This report should be filed as soon as possible following the accident. If the athlete is covered by school insurance, a delay in filing the report could result in the insurance company's inability to pay the incurred expenses.

It is recommended that, if an athlete is injured, the parents/guardian should file claims with all insurance companies with an accident policy covering the athlete. If one policy will not cover all expenses, then hopefully, the other will pay the remainder of the expenses. Please keep in mind that NO insurance company guarantees to pay the ENTIRE medical bill for all types of accidents and treatments. Please read the insurance policy carefully to determine what it will cover and to what extent. Let us stress that the school is NOT financially equipped to pay medical bills which the insurance company does not cover. Should an athlete be injured and the insurance company will not cover the entire bill, it is the responsibility of the parents or guardians, not the school, to handle the remainder for the bill.

Prior to submitting any and all insurance claims, the policy needs to be reviewed.

## **EXTRA/CO-CURRICULAR ACTIVITIES**

### **(Inherent Risk)**

Any student who participates on any interscholastic athletic team or any extra/co-curricular activity assumes a risk of bodily injury. That injury could be minor, permanent, or fatal in nature.